

Attorney's Docket No. RICH-011

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service with proper postage as First Class mail in an envelope addressed to:

**Mail Stop Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**

On August 29, 2005.

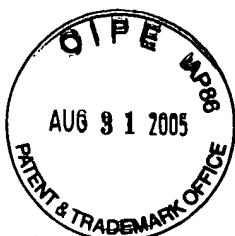
A handwritten signature in black ink, appearing to read "Michael S. Neustel", written over a horizontal line.

Michael S. Neustel

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**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

Invention: **E-Commerce Account Holder**)
 Security Participation)
Serial No.: **09/923,668**)
Filed: **8/6/2001**)
1ST Inventor: **Richardson, Diane**)
Examiner: **Patel, Jagdish**)
Group Art Unit: **3624**)
Attorney: **Michael S. Neustel**)

To: **MAIL STOP FEE AMENDMENT**
 Commissioner of Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

APPLICANT'S RESPONSE TO
FIRST OFFICE ACTION DATED MARCH 28, 2005

Dear Sir:

A. PETITION AND FEE FOR EXTENSION OF TIME (37 CFR 1.136(a))

1. This is a petition for an extension of the time for a total of Two (2) Months to file an Amendment and Response to the outstanding Office Action dated March 28, 2005. The granting of this extension will extend the response time until August 29, 2005.
2. Applicant is a small entity that has already been asserted by the Applicant.
3. Calculation of the extension fee (37 CFR 1.17(a)-(d)):

<u>Extension Time</u>	<u>Fee (Large Entity)</u>	<u>Fee (Small Entity)</u>
<input type="checkbox"/> One Month	\$120.00	\$60.00
<input checked="" type="checkbox"/> Two Months	\$450.00	\$225.00
<input type="checkbox"/> Three Months	\$1,020.00	\$510.00

4. A check in the appropriate amount has been included with this response. Please charge any insufficiency of fee, or credit any excess, to **Deposit Account No. 501248**.

B. AMENDMENT OF APPLICATION

Responsive to the Office Action mailed **March 28, 2005**, please amend the application as follows: